Application number: 10/614,919

Art Unit: 3692

Applicant: Khai Hee Kwan

Examiner: Chuks Onyezia, Esq.

Title: System and method for conducting an electronic financial asset deposit

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TO: Commissioner for Patents

Virginia 22313-1450

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REOPEN PROSECUTION

(37 CFR 1.111)

10 This reply supersedes the Applicant's reply dated 12 May 2009 in its entirety which was mistakenly submitted. The Applicant respectfully asks the Examiner to consider this reply dated 13 May 2009 instead of the 12 May 2009.

The following reply is submitted in connection to the above-identified application, subsequent to the Examiner's Reply (to Appeal Brief) dated 4.14.2009 which included a NEW rejection and necessitating amendments to claims 1, 2, 4,6,7, 8, 10, 11, 12 (as below titled 'Claims'). The applicant respectfully ask the Examiner to allow the amendments and further allow this application on following grounds titled "Remarks".

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Thank you.

Yours truly,

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K H KWAN **Applicant** 023336 13 May, 2009